

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

MARK EDWARD NELSON, JR.
ERIN MARIE NELSON
Debtor(s)

Case No. 15-70509JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/16/2015, and was converted to chapter 13 on 10/27/2015.
- 2) The plan was confirmed on 12/17/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 12/17/2015, 07/05/2016, 12/21/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 09/11/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 23.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$106,247.87.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$38,788.58
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$38,788.58**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,603.52
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,503.52**

Attorney fees paid and disclosed by debtor: \$1,465.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADULT PROBATION/SOMERSET CI	Unsecured	864.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SVCS IN	Unsecured	10,002.39	10,002.39	10,002.39	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	950.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	542.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	111.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	103.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	326.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	187.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	128.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	105.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	68.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	20.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	17.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	15.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	15.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	15.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	15.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	15.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	483.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	1,211.00	NA	1,211.00	290.84	0.00
JPMORGAN CHASE BANK NA	Secured	9,521.35	9,534.42	9,534.42	7,562.57	1,453.64
NAVIENT SOLUTIONS INC O/B/O DI	Unsecured	NA	0.00	0.00	0.00	0.00
NAVIENT SOLUTIONS INC O/B/O DI	Unsecured	0.00	28,242.10	28,242.10	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)+	Unsecured	178.55	NA	NA	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	11,483.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	0.00	11,483.12	11,483.12	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PHFA(*)	Secured	33,702.39	NA	NA	9,092.00	0.00
PLAIN GREEN LLC++	Unsecured	0.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
ROBERT WAHL	Priority	22,750.00	NA	22,750.20	8,341.74	0.00
SALLIE MAE	Unsecured	26,754.95	NA	NA	0.00	0.00
SUNDANCE SOLUTIONS	Unsecured	2,941.94	NA	NA	0.00	0.00
VERIZON	Unsecured	59.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$9,092.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,534.42	\$7,562.57	\$1,453.64
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$9,534.42	\$16,654.57	\$1,453.64
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$23,961.20	\$8,632.58	\$0.00
TOTAL PRIORITY:	\$23,961.20	\$8,632.58	\$0.00
GENERAL UNSECURED PAYMENTS:	\$49,727.61	\$0.00	\$0.00

<u>Disbursements:</u>	
Expenses of Administration	<u>\$3,503.52</u>
Disbursements to Creditors	<u>\$26,740.79</u>
TOTAL DISBURSEMENTS :	<u>\$30,244.31</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/18/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.